

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

50093

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Order Filed on December 26, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 18-19439

Adv. No.

Hearing Date: 12-2-19

Judge: (ABA)

In Re:

SHEILA A. DIZENZO

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

**DATED: December 26, 2019**

A handwritten signature in black ink, appearing to read "ABJ", is written over a horizontal line.

Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Sheila A. Dizenzo

Case No: 18-19439

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of Richard S. Hoffman, Jr., Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Credit Acceptance Corporation (“Credit Acceptance”) is the holder of a first purchase money security interest encumbering a 2013 Jeep Wrangler bearing vehicle identification number 1C4AJWAG7DL501312.**
- 2. That the Debtor’s account has post-petition arrears through November 2019 in the amount of \$10,198.05.**
- 3. That the Debtor is to cure the arrearage set forth in paragraph two (2) above (in addition to any pre-petition arrears) through her Chapter 13 Plan.**
- 4. That commencing December 2019, if the Debtor fails to make any payment to Credit Acceptance within thirty (30) days after it falls due, Credit Acceptance shall be entitled to stay relief upon filing a certification with the Court and serving it upon the Debtor, her attorney, and the Chapter 13 Trustee.**
- 5. That commencing December 2019, if the Debtor fails to make any payment to the Chapter 13 Trustee within thirty (30) days after it falls due, Credit Acceptance shall be entitled to stay relief upon filing a certification with the Court and serving it upon the Debtor, her attorney, and the Chapter 13 Trustee.**

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Debtor: Sheila A. Dizenzo

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- 6. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Credit Acceptance Corporation must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Credit Acceptance shall be entitled to stay relief upon filing a certification that insurance has lapsed with the Court and serving it upon the Debtor, her attorney, and the Chapter 13 Trustee.**
- 7. That the Debtor is to pay a counsel fee of \$531.00 to Credit Acceptance Corporation through her Chapter 13 plan.**